

## Proposed NU Business Name: M/S SARKAR TRADERS



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Dupchachia Unit, Bogra

Project verified by: Md Mozaharul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

|                                                  |   |                                                                                                                                                  |
|--------------------------------------------------|---|--------------------------------------------------------------------------------------------------------------------------------------------------|
| Name                                             | : | <b>MD. JAYDEB KUMAR SARKAR</b>                                                                                                                   |
| Age                                              | : | 11-11-1986(30 Years)                                                                                                                             |
| Education, till to date                          | : | SSC                                                                                                                                              |
| Marital status                                   | : | Married                                                                                                                                          |
| Children                                         | : | 01 Dugther                                                                                                                                       |
| No. of siblings:                                 | : | 01 Bothers                                                                                                                                       |
| Address                                          | : | Vill: East Borai, P.O: Dupchachia,P.S: Dupchachia , Dist: Bogra                                                                                  |
| Parent's and GB related Info                     |   |                                                                                                                                                  |
| (i) Who is GB member                             | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>                                                                       |
| (ii) Mother's name                               | : | <b>CHOBI RANI SARKAR</b>                                                                                                                         |
| (iii) Father's name                              | : | <b>JUGOL CHANDRO SARKAR</b>                                                                                                                      |
| (iv) GB member's info                            | : | Branch: Birkedar Kahalu, Centre # 06 (Female),<br>Member ID: 3873/1, Group No: 03<br>Member since: 28/05/1998(05Years)<br>First loan: BDT 10,000 |
| Further Information:                             |   | Existing Loan: BDT 20,000, Outstanding loan: NO                                                                                                  |
| (v) Who pays GB loan installment                 | : | Father                                                                                                                                           |
| (vi) Mobile lady                                 | : | No                                                                                                                                               |
| (vii) Grameen Education Loan                     | : | No                                                                                                                                               |
| (viii) Any other loan like GB,<br>BRAC ASA etc.. | : | No                                                                                                                                               |

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

|                                                                                                 |   |                                                                                        |
|-------------------------------------------------------------------------------------------------|---|----------------------------------------------------------------------------------------|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Nil                                                                                    |
| Business Experiences and Training Info                                                          | : | 10 years experience in running business. Own business 09 years.<br>He has no training. |
| Other Own/Family Sources of Income                                                              | : | -                                                                                      |
| Other Own/Family Sources of Liabilities                                                         | : | None                                                                                   |
| Entrepreneur Contact No.                                                                        | : | 01757-975551                                                                           |
| Mother's Contact No.                                                                            | : | 01717-673904                                                                           |
| NU Project Source/Reference                                                                     | : | Grameen Shakti Samajik Byabosha Ltd Dupchachia Unit, Bogra.                            |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**CHOBIRANI SARKAR** joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

|                                                   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---------------------------------------------------|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Name                                     | : | <b>M/S SARKAR TRADER'S</b>                                                                                                                                                                                                                                                                                                                                                                                                           |
| Location                                          | : | Bot tola , Kahalu, Bogra                                                                                                                                                                                                                                                                                                                                                                                                             |
| Total Investment in BDT                           | : | BDT 560,000/-                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Financing                                         | : | Self BDT 639,000/--(from existing business) 86%<br>Required Investment BDT 100,000/--(as equity) 14%                                                                                                                                                                                                                                                                                                                                 |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Proposed Salary                                   | : | BDT 5,000/-                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Size of shop                                      | : | 20 ft x 50 ft = 1000 square ft                                                                                                                                                                                                                                                                                                                                                                                                       |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Sacks</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 02 employee.</li><li>▪01 will be appointed after receiving the equity money.</li><li>▪The shop is own.</li><li>▪Collects goods from Dupchachia, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul> |

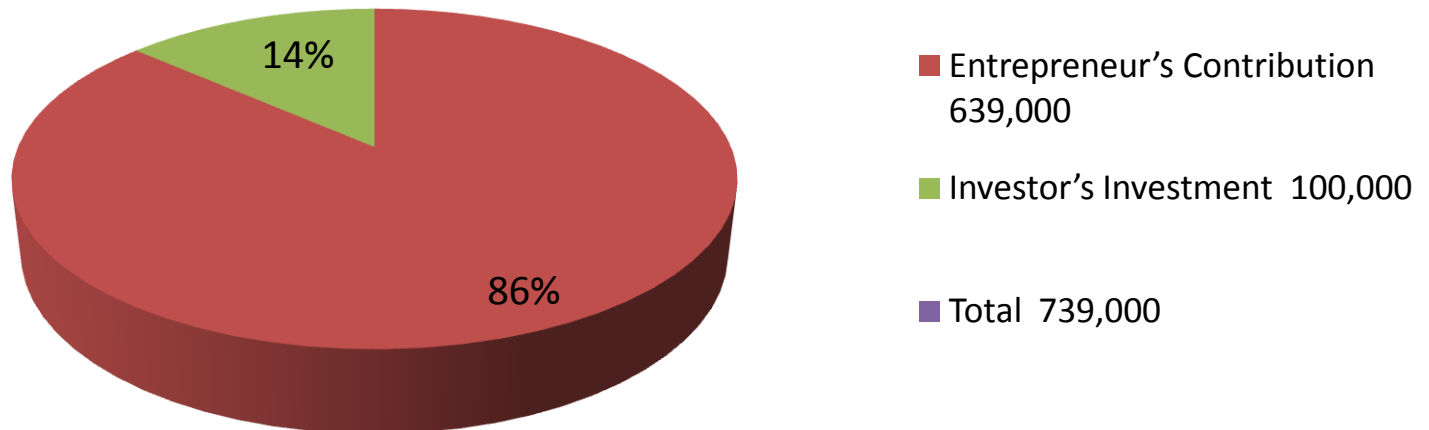
## Existing Business (BDT)

| Particular                               | Daily  | Monthly | Yearly  |
|------------------------------------------|--------|---------|---------|
| <b>Revenue(Sales)</b>                    |        |         |         |
| Sacks                                    | 20,000 | 600000  | 7200000 |
| <b>Total Sales (A)</b>                   | 20,000 | 600000  | 7200000 |
| <b>Less Variable Expense</b>             |        |         |         |
| Sacks                                    | 18,000 | 540000  | 6480000 |
| <b>Total variable Expense (B)</b>        | 18,000 | 540000  | 6480000 |
| <b>Contribution Margin (CM) [C=(A-B)</b> | 2,000  | 60000   | 720000  |
| <b>Less Variable Expense</b>             |        |         |         |
| Rent                                     |        | 3,500   | 42000   |
| Electricity bill                         |        | 600     | 7200    |
| Transportation                           |        | 5000    | 60000   |
| Salary (self)                            |        | 5000    | 60000   |
| Salary(Staff)                            |        | 27,000  | 324000  |
| Entertainment                            |        | 3000    | 36000   |
| Mobile bill                              |        | 600     | 7200    |
| Guard                                    |        | 200     | 2400    |
| Genaretor                                |        | 300     | 3600    |
| <b>Total fixed cost (D)</b>              |        | 45,200  | 542400  |
| <b>Net Profit (E)= [C-D]</b>             |        | 14,800  | 177600  |

# Investment Breakdown

| Existing             |              |            |                | Proposed    |            |                |               |
|----------------------|--------------|------------|----------------|-------------|------------|----------------|---------------|
| Particulars          | Qty.         | Unit Price | Amount         | Qty         | Unit Price | Amount         | Proposed      |
|                      |              |            | (BDT)          |             |            | (BDT)          | Total         |
| Jute Sack( Big )     | 5000         | 50         | 250000         | 1100        | 50         | 55000          | 305000        |
| Jute Sack( Small )   | 2500         | 40         | 100000         | 500         | 40         | 20000          | 120000        |
| Plastic Sack (Big)   | 8000         | 15         | 120000         | 1000        | 15         | 15000          | 135000        |
| Plastic Sack (Small) | 9,900        | 10         | 99000          | 1000        | 10         | 10000          | 109000        |
| Security             | 1            | 70,000     | 70000          | 0           | 0          | 0              | 70000         |
| <b>Total</b>         | <b>15500</b> | <b>0</b>   | <b>639,000</b> | <b>3600</b> | <b>0</b>   | <b>100,000</b> | <b>739000</b> |

## Source of Finance



## Financial Projection (BDT)

| Paticular                                | Daily  | Monthly | Year1         | Year 2        | Year 3        |
|------------------------------------------|--------|---------|---------------|---------------|---------------|
| <b>Revenue(Sales)</b>                    |        |         |               |               |               |
| Sacks                                    | 24,000 | 720000  | 8640000       | 9072000       | 9525600       |
| <b>Total Sales (A)</b>                   | 24,000 | 720000  | 8640000       | 9072000       | 9525600       |
| <b>Less Variable Expense</b>             |        |         |               |               |               |
| Sacks                                    | 21600  | 648000  | 7776000       | 8164800       | 8573040       |
| <b>Total variable Expense (B)</b>        | 21,600 | 648000  | 7776000       | 8164800       | 8573040       |
| <b>Contribution Margin (CM) [C=(A-B)</b> | 2,400  | 72000   | 864000        | 907200        | 952560        |
| <b>Less Variable Expense</b>             |        |         |               |               |               |
| Rent                                     |        | 3,500   | 42000         | 44100         | 46305         |
| Electricity bill                         |        | 900     | 10800         | 11340         | 11907         |
| Transportation                           |        | 6000    | 72000         | 75600         | 79380         |
| Salary (self)                            |        | 5000    | 60000         | 63000         | 66150         |
| Salary(Staff)                            |        | 32,000  | 384000        | 403200        | 423360        |
| Guard                                    |        | 200     | 2400          | 2520          | 2646          |
| Genaretor                                |        | 300     | 3600          | 3780          | 3969          |
| Entertainment                            |        | 3500    | 42000         | 44100         | 46305         |
| Mobile bill                              |        | 800     | 9600          | 10080         | 10584         |
| <b>Total fixed cost (D)</b>              |        | 52,200  | 626400        | 657720        | 690606        |
| <b>Net Profit (E)= [C-D]</b>             |        | 19,800  | 237600        | 249480        | 261954        |
| <b>Investment Payback</b>                |        |         | <b>40,000</b> | <b>40,000</b> | <b>40,000</b> |



## Cash flow projection on business plan (rec. & Pay)

| SR# | <i>Particulars</i>                                | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-----|---------------------------------------------------|---------------------|---------------------|---------------------|
| 1   | Cash Inflow                                       |                     |                     |                     |
| 1.1 | Investment Infusion by Investor                   | 100,000             |                     |                     |
| 1.2 | Net Profit                                        | 237600              | 197,600             | 261954              |
| 1.3 | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4 | Opening Balance of Cash Surplus                   |                     | 134,000             | 291,600             |
|     | <b>Total Cash Inflow</b>                          | <b>337,600</b>      | <b>331600</b>       | <b>553554</b>       |
| 2   | Cash Outflow                                      |                     |                     |                     |
| 2.1 | Purchase of Product                               | 100,000             |                     |                     |
| 2.2 | Payment of GB Loan                                |                     |                     |                     |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 40,000              | 40,000              | 40,000              |
|     | <b>Total Cash Outflow</b>                         | <b>140,000</b>      | <b>40000</b>        | <b>40000</b>        |
| 3   | <b>Net Cash Surplus</b>                           | <b>197,600</b>      | <b>291600</b>       | <b>513554</b>       |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:01 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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|    |    |    |    |    |    |    |    |    |    |    |    |
|----|----|----|----|----|----|----|----|----|----|----|----|
| 1  | 2  | 3  | 4  | 5  | 6  | 7  | 8  | 9  | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |    |    |    |    |    |

GROUP PRODIP

|    |    |    |    |    |    |    |    |    |    |    |    |
|----|----|----|----|----|----|----|----|----|----|----|----|
| 1  | 2  | 3  | 4  | 5  | 6  | 7  | 8  | 9  | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |    |    |    |    |    |





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# FAMILY PICTURE

